

United States Bankruptcy Court

District of Utah
Case No. 10-23544
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Deborah Anne Edwards
663 East Candlelite
Midvale, UT 84047

Social Security No.:
xxx-xx-9848

Employer's Tax I.D. No.:

Petition date: 3/24/10

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/1/10

R. Kimball Mosier
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property*: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 10-23544

User: lph
Form ID: rab18

Page 1 of 1
Total Noticed: 28

Date Rcvd: Jul 01, 2010

The following entities were noticed by first class mail on Jul 03, 2010.

db +Deborah Anne Edwards, 663 East Candlelite, Midvale, UT 84047-2753
aty +Darren Watts, Smart Schofield Shorter & Lunceford, 5295 Commerce Dr, Suite 200,
Murray, UT 84107-5396
6928163 +Altaview Hospital, 9660 South 1300 East, Sandy, UT 84094-3793
6928164 +Bonded Adjustment, 11620 South State Street, Draper, UT 84020-7124
6928166 Express Recovery Services, P.O. Box 26415, Salt Lake City, UT 84126-0415
6928169 GMAC Mortgage, P.O. Box 4622, Waterloo, IA 50704-4622
6928170 +IHC, c/o Bonded Adjustment Bureau, 11620 South State Street, Draper, UT 84020-7124
6928171 +IHC Health Services, 3930 West Parkway Blvd., Salt Lake City, UT 84120-6300
6928172 +Intermountain Medical Center, 5121 South Cottonwood Drive, Salt Lake City, UT 84107-5701
6928173 +James H. Woodall, 10653 River Front Parkway #290, South Jordan, UT 84095-3530
6928174 +Jeremiah Bowen, 437 West Wasatch Street, Midvale, UT 84047-7405
6928175 +Mountain Medical Physicians, P.O. Box 29684, Phoenix, AZ 85038-9684
6928176 +Mountain View Pediatrics, 9720 South 1300 East, Sandy, UT 84094-3712
6928177 +NAR, Inc., c/o Olson Shaner, P.O. Box 3898, Salt Lake City, UT 84110-3898
6928180 +Open Imaging, 6243 South Redwood Road Ste. 301, Salt Lake City, UT 84123-6411
6928181 +Primary Childrens Medical Center, 100 North Mario Capecchi Drive,
Salt Lake City, UT 84112-8924
7073266 +Royal and Michelle Scott, P.O. Box 712041, Salt Lake City, UT 84171-2041
6928185 +SLC Radiology, 333 South 900 East, Salt Lake City, UT 84102-2310
6928184 Sandy City Corporation, 1000 Centennial Parkway, Sandy, UT 84070

The following entities were noticed by electronic transmission on Jul 01, 2010.

tr EDI: BDHGILLMAN.COM Jul 01 2010 20:48:00 Duane H. Gillman tr, Durham Jones & Pinegar,
111 East Broadway, Suite 900, P.O. Box 4050, Salt Lake City, UT 84110-4050
6928162 EDI: AFNIRECOVERY.COM Jul 01 2010 20:48:00 AFNI, P.O. Box 3427,
Bloomington, IL 61702-3427
6928165 E-mail/Text: banko@bonnncoll.com Bonneville Collections,
P.O. Box 150621, Ogden, UT 84415-0621
6928167 EDI: AMINPOFP.COM Jul 01 2010 20:48:00 First Premier Bank, P.O. Box 5147,
Sioux Falls, SD 57117-5147
6928168 +EDI: GMACFS.COM Jul 01 2010 20:48:00 GMAC, P.O. Box 78234, Phoenix, AZ 85062-8234
6928178 +E-mail/Text: sagelinnell@north-american-recovery.com NAR, Inc.,
5225 Wiley Post Way #410, Salt Lake City, UT 84116-2561
6928182 +E-mail/Text: bklaw@qwest.com Qwest, 1801 California Street,
Denver, CO 80202-5555
6928186 EDI: NEXTEL.COM Jul 01 2010 20:48:00 Sprint PCS, P.O. Box 219554,
Kansas City, MO 64121-9554
6928187 EDI: AISTMBL.COM Jul 01 2010 20:48:00 T-Mobile, P.O. Box 37380,
Albuquerque, NM 87176-7380

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2010

Signature:

